

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

3 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 16-28722  
Danilo and Aurea DeGuzman Judge: CMG

Debtor(s)

1st Modified

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 03/09/2018  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/WHO Initial Debtor: /s/DD Initial Co-Debtor: /s/AD

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,659.00 per month to the Chapter 13 Trustee, starting on April 1, 2018 for approximately 37 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ocwen - 1st Mortgage	10 Emily Road, Manalapan, NJ	\$14,219.54	0%	\$14,219.54	\$3,315.00
Ocwen - 1st Mortgage	10 Emily Road, Manalapan, NJ	Post petition arrears \$10,238.08	0%	\$10,238.08	

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
United Teletech Fin	2011 Mercedes	\$36,770.00	\$23,000.00	\$0	\$23,000.00	4.5%	\$25,727.00
BMW Financial	2011 BMW	\$29,800.00	\$11,000.00	\$0	\$11,000.00	4.5%	\$12,304.00
Specialized Loan Services- 2nd mort	2nd Mort 10 Emily rd	\$66,778.00	\$616,000.00	\$638,300.00	\$0	0%	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 0.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Specialized Loan Services- 2nd mortgage	10 Emily Road Manalapan, NJ	\$66,778.00	\$535,920.00	\$638,364.29	0%	Total amount of lien

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
United Teletech Fin	2011 Mercedes-Benz	\$36,770.00	\$23,000.00		Bal of lien, interest above 4.5%
BMW Financial	2011 BMW	\$29,812.54	\$11,000.00	\$11,000.00	Bal of lien, interest above 4.5%

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims - William H. Oliver
- 3) Secured Claim
- 4) Priority Claims; 5) General unsecured claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 10/14/2016.

Explain below **why** the plan is being modified:  
cure mortgage arrears through Chapter 13 plan  
cure post petition mortgage arrears

Explain below **how** the plan is being modified:  
Adding cure of mortgage arrears to 4a  
Adding cure of post petition arrears to 4a

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 03/09/2018

/s/ William H. Oliver, Jr.  
Attorney for the Debtor

Date: 03/09/2018

/s/Danilo DeGuzman  
Debtor

Date: 03/09/2018

/s/Aurea Ann DeGuzman  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 03/09/2018

/s/ William H. Oliver, Jr.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 03/09/2018

/s/Danilo DeGuzman  
Debtor

Date: 03/09/2018

/s/Aurea Ann DeGuzman  
Joint Debtor

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Danilo DeGuzman  
Aurea Ann DeGuzman  
DebtorsCase No. 16-28722-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 54

Date Rcvd: Mar 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2018.

db/jdb  
lm  
cr  
cr  
cr  
516423091  
517012190  
516449228  
516423092  
516578599  
516628475  
516423094  
516423096  
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516423098  
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516566802  
516449231  
516423104  
516634958  
516423105  
516423107  
516423106  
516423109  
516627913  
516423110

+Danilo DeGuzman, Aurea Ann DeGuzman, 10 Emily Road, Manalapan, NJ 07726-1666  
+Deutsche Bank, 60 Wall Street, New York, NY 10005-2858  
+Deutsche Bank National Trust Company, Robertson, Anschutz, Schneid, P.L.,  
6409 congress Ave., Suite 100, Boca Raton, FL 33487-2853  
+U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz & Schneid, P.L.,  
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
+United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone,  
PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009  
+A 1 Collection Servi, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717  
+ACE Incorporation, 1320 Standiford Avenue #8, Modesto, CA 95350-0726  
+American Air Credit Plan, PO box 9001006, Louisville, KY 40290-1006  
+American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871  
American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP,  
PO Box 3001, Malvern PA 19355-0701  
+Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
+CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238)  
+Chase Bank Usa, Na, PO Box 15298, Wilmington, DE 19850-5298  
+Citibank/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
+Citicards Cbna, PO Box 6241, Sioux Falls, SD 57117-6241  
+Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
+Deutsche Bank National Trust Co., Ocwen Loan Servicing, LLC, Attn: Bankruptcy Dept,  
PO Box 24605, West Palm Beach, FL 33416-4605  
+Digestive Disease Specialist of Central, 875 Poole Ave., Hazlet, NJ 07730-2041  
+First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
+Fnb Omaha, PO Box 3412, Omaha, NE 68103-0412  
#+JCP&L, First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-6771  
Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314  
+Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 161 Worthington Road, Suite 100,  
West Palm Beach, FL, 33409  
+Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, P.O. Box 187, Trenton, NJ 08695-0187)  
+Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386  
+Thd/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
+The Bank of New York Mellon, Trustee(See 410), C/O Specialized Loan Servicing LLC,  
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
+United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2018 22:49:39 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg  
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 09 2018 22:49:38 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516423093  
+E-mail/Text: bky@americanprofit.net Mar 09 2018 22:49:52 American Profit Recove,  
34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608  
516423095  
E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 09 2018 22:55:57  
BMW Bank of North America, PO Box 78066, Phoenix, AZ 85062-8066  
516435205  
+E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 09 2018 22:55:56  
BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028,  
Irving, TX 75016-5028  
516455522  
E-mail/PDF: ais.bmw.ebn@americaninfosource.com Mar 09 2018 22:55:58  
BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016  
516642841  
+E-mail/Text: bncmail@w-legal.com Mar 09 2018 22:49:45 Comenity Capital Bank/Paypal Credit,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
516435174  
E-mail/Text: mrdiscen@discover.com Mar 09 2018 22:49:21 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516423101  
+E-mail/Text: mrdiscen@discover.com Mar 09 2018 22:49:21 Discover Fin Svcs Llc,  
PO Box 15316, Wilmington, DE 19850-5316  
516436844  
E-mail/Text: cio.bncmail@irs.gov Mar 09 2018 22:49:26 IRS, POB 7346,  
Phialdelphia, PA 19101-7346  
516449230  
+E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Mar 09 2018 22:49:58  
Jersey Shore Medical Center, 1945 Route 33, Neptune, NJ 07753-4896  
516579452  
E-mail/PDF: resurgentbknofications@resurgent.com Mar 09 2018 22:56:12  
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 54

Date Rcvd: Mar 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516607495 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 09 2018 22:49:38 Midland Funding LLC,  
PO Box 2011, Warren MI 48090-2011

516645043 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:56:03  
Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067,  
Norfolk VA 23541

516643825 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:56:11  
Portfolio Recovery Associates, LLC, c/o American Airlines, POB 41067, Norfolk VA 23541

516645045 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:56:11  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516646060 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:55:56  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541

516645976 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:55:56  
Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541

516646854 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:56:03  
Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067,  
Norfolk VA 23541

516646777 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2018 22:55:56  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541

516423108 +E-mail/PDF: gecsed@recoverycorp.com Mar 09 2018 22:56:09 Synch/lowes, Po Box 965005,  
Orlando, FL 32896-5005

516427599 E-mail/PDF: gecsed@recoverycorp.com Mar 09 2018 22:56:09 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

516606202 E-mail/Text: laura@redbanklaw.com Mar 09 2018 22:49:21  
United Teletech Financial Federal Credit Union, C/O McKenna, DuPont, Higgins & Stone, PC,  
PO Box 610, Red Bank, NJ 07701-0610

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516423103\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures, Bankruptcy Section,  
P.O. Box 724, Springfield, NJ 07081)

516628178\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America  
jschwartz@mesterschwartz.com  
Justin Plean on behalf of Creditor Deutsche Bank National Trust Company jplean@rasflaw.com,  
bkyecf@rasflaw.com/ras@ecf.courtdrive.com

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 54

Date Rcvd: Mar 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Michael R. DuPont on behalf of Creditor United Teletech Financial Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
Miriam Rosenblatt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION bkyecf@rasflaw.com,  
mrosenblatt@rasflaw.com  
Miriam Rosenblatt on behalf of Creditor Deutsche Bank National Trust Company  
bkyecf@rasflaw.com, mrosenblatt@rasflaw.com  
Rebecca Ann Solarz on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New  
York, as trustee Et Al... rsolarz@kmlawgroup.com  
William H. Oliver, Jr. on behalf of Joint Debtor Aurea Ann DeGuzman bkwoliver@aol.com,  
R59915@notify.bestcase.com  
William H. Oliver, Jr. on behalf of Debtor Danilo DeGuzman bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 9